

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

Case No.: 18-22949-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sean Terrance McCormick  
849 Buckwood Lane  
Vineland, NJ 08361-6592

Paula Anne McCormick  
849 Buckwood Lane  
Vineland, NJ 08361-6592

Social Security No.: xxx-xx-2209 xxx-xx-2643

Employer's Tax I.D. No.:

## **NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on September 7, 2022.

Dated: September 7, 2022  
JAN:

Jeanne Naughton  
Clerk

In re:  
Sean Terrance McCormick  
Paula Anne McCormick  
Debtors

Case No. 18-22949-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Sep 07, 2022

User: admin  
Form ID: plncf13

Page 1 of 4  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2022:**

Recip ID	Recipient Name and Address
db/jdb	Sean Terrance McCormick, Paula Anne McCormick, 849 Buckwood Lane, Vineland, NJ 08361-6592
r	#+ Jan Elwell, Mastro Realty Group, 1080 E. Landis Ave., Vineland, NJ 08360-4042
517615558	AXA Equitable Life Insurance, Attn Bankruptcy Dept, PO Box 1047, Charlotte, NC 28201-1047
517615550	+++ Absolute Resolutions Investments LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437-1118
517730953	Absolute Resolutions Investments, LLC, c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
517615560	+ Best Buy Company, Inc., 7601 Penn Ave South, Richfield, MN 55423-3683
517615567	Encore Receivable Management Inc, 400 N Rogers Rd, PO Box 3330, Olathe, KS 66063-3330
517615568	Hayt Hayt & Landau LLC, Meridian Center 1, Two Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
517615579	Staples Card Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517615580	State Of New Jersey, Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
517793488	State Of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
517659343	+ TD Bank, N.A, c/o Schiller, Knapp, Lefkowitz, & Hertz, Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517663746	+ TD Bank, N.A., Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
517615581	Target TD Bank, PO Box 9547, Portland, ME 04112-9547
517615583	+ Upromise Card Barclay Bank, 1007 N Orange Street, Wilmington, DE 19801-1239

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 07 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 07 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517615552	Email/Text: bncnotifications@pheaa.org	Sep 07 2022 20:35:00	AES Loan Servicing, PO Box 2461, Harrisburg, PA 17105-2461
517615556	+ Email/Text: legal@arsnational.com	Sep 07 2022 20:35:00	ARS National Services, Attn Bankruptcy, 201 W Grand Avenue, Escondido, CA 92025-2603
517615551	Email/Text: customercare@adminrecovery.com	Sep 07 2022 20:35:00	Admin Recovery LLC, 45 Earhart Dr Ste 102, Buffalo, NY 14221-7809
517615554	Email/PDF: gecsed@recoverycorp.com	Sep 07 2022 20:44:52	Amazon Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

District/off: 0312-1

User: admin

Page 2 of 4

Date Recd: Sep 07, 2022

Form ID: plncf13

Total Noticed: 57

517615555	Email/PDF: bncnotices@becket-lee.com	Sep 07 2022 20:44:43	American Express, PO Box 981535, El Paso, TX 79998-1535
517735419	Email/PDF: bncnotices@becket-lee.com	Sep 07 2022 20:44:41	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517615557	Email/Text: bankruptcydpt@mcmcg.com	Sep 07 2022 20:35:00	Atlantic Credit & Finance Inc, 3353 Orange Ave NE, PO Box 13386, Roanoke, VA 24033-3386
517691800	+ Email/Text: mortgagebkcorrespondence@bofa.com	Sep 07 2022 20:35:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517615559	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 07 2022 20:35:00	Bank of America, N.A., Bankruptcy Department, NC4-105-02-99, PO Box 26012, Greensboro, NC 27420-6012
517615561	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 07 2022 20:45:03	Capital One, PO Box 71083, Charlotte, NC 28272-1083
517671433	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 07 2022 20:44:52	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517615562	+ Email/Text: ngisupport@radiusgs.com	Sep 07 2022 20:35:00	Central Credit Services LLC, Bankruptcy/Legal Dept, 500 N Franklin Turnpike Ste 200, Ramsey, NJ 07446-1160
517615563	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 07 2022 20:44:56	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517615564	Email/PDF: gecsed@recoverycorp.com	Sep 07 2022 20:45:04	Dicks Sporting Goods Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
517615565	Email/Text: mrdiscen@discover.com	Sep 07 2022 20:35:00	Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
517629194	Email/Text: mrdiscen@discover.com	Sep 07 2022 20:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517615566	+ Email/Text: egssupportservices@alorica.com	Sep 07 2022 20:35:00	EGS Financial Care Inc, 4740 Baxter Road, Virginia Beach, VA 23462-4484
517615569	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Sep 07 2022 20:36:00	Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825
517655746	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Sep 07 2022 20:36:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
517615570	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 07 2022 20:35:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517615571	Email/PDF: gecsed@recoverycorp.com	Sep 07 2022 20:44:41	JC Penney Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
517615572	Email/PDF: gecsed@recoverycorp.com	Sep 07 2022 20:45:03	LensCrafters Synchrony Bank, Attn Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
517615573	Email/PDF: gecsed@recoverycorp.com	Sep 07 2022 20:44:41	Lowes SYNCB, Bankruptcy Dept, PO Box 960061, Orlando, FL 32896-0661
517615574	+ Email/Text: NCI_bankonotify@ncirm.com	Sep 07 2022 20:35:00	Nationwide Credit Inc, PO Box 14581, Des Moines, IA 50306-3581
517615575	^ MEBN	Sep 07 2022 20:33:01	Northstar Location Serv, 4285 Genesee St, Cheektowaga, NY 14225-1943
517615576	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 07 2022 20:44:54	Portfolio Recovery, Attn Bankruptcy, 140 Corporate Blvd, Norfolk, VA 23541
517719037	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 07 2022 20:44:55	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
517727981	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 07 2022 20:44:55	Portfolio Recovery Associates, LLC, c/o Dicks

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Sep 07, 2022

Form ID: plncf13

Total Noticed: 57

517719042	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 07 2022 20:44:54	Sporting Goods, POB 41067, Norfolk VA 23541
517733104	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 07 2022 20:44:43	Portfolio Recovery Associates, LLC, c/o Staples Consumer, POB 41067, Norfolk VA 23541
517727982	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 07 2022 20:44:55	Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541
517615577	+ Email/Text: bankruptyteam@quickenloans.com	Sep 07 2022 20:35:00	Quicken Loans Inc, 635 Woodward Avenue, Detroit, MI 48226-3408
517615578	Email/PDF: gecsed@recoverycorp.com	Sep 07 2022 20:45:03	Rewards of Sports Card Synchrony Bank, Attn Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
517719035	+ Email/PDF: gecsed@recoverycorp.com	Sep 07 2022 20:44:41	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517617967	+ Email/PDF: gecsed@recoverycorp.com	Sep 07 2022 20:44:41	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517615582	Email/Text: bankruptcy@td.com	Sep 07 2022 20:35:00	TD Bank, Attn Bankruptcy Dept, PO Box 9547, Portland, ME 04112-9547
517697530	Email/Text: RPSBankruptcyBNCNotification@usbk.com	Sep 07 2022 20:35:00	U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
517615584	Email/Text: RPSBankruptcyBNCNotification@usbk.com	Sep 07 2022 20:35:00	US Bank, Bankruptcy/Legal Dept, 800 Nicollet Mall, BC-MN-H02T, Minneapolis, MN 55402
517721586	+ Email/PDF: ebn_ais@aisinfo.com	Sep 07 2022 20:44:44	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517615585	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 07 2022 20:35:00	Victorias Secret Comenity Bank, PO Box 182125, Columbus, OH 43218-2125

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517663573	*+	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517615553	##+	Allied Interstate, 7525 West Campus Rd, New Albany, OH 43054-1121

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2022 at the address(es) listed below:

Name	Email Address
Daniel L Reinganum	on behalf of Joint Debtor Paula Anne McCormick DanielR@McDowellLegal.com tcuccuni@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Daniel L Reinganum	on behalf of Debtor Sean Terrance McCormick DanielR@McDowellLegal.com tcuccuni@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Phillip Andrew Raymond	on behalf of Creditor U.S. Bank National Association phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans Inc. rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8